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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-24425-CMB

Ann M. Steele, : Chapter 13

Ann M. Steele, : Related to Document No. 46, 54

Movant

v.

The Money Source, Inc.,

AND

Ronda J. Winnecour/Esquire Chapter 13 Trustee,

Respondents

INTERIM MORTGAGE MODIFICATION ORDER

On June 4, 2020 the above named Debtor and The Money Source, Inc. ("Creditor") entered into a trial modification (the "Trial Modification"), through the Court's *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor's residence. The terms of the Trial Modification require monthly payments in the amount of \$1,197.21 ("Trial Payments") to begin on **July 1, 2020** and to continue in that amount until **September 1, 2020** (the "Trial Modification Period"). In light of the need for an immediate change in the distribution to the Creditor, the Debtor requests the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this _5th_ day of _____, 2020, for the foregoing reasons it is hereby ORDERED, ADJUDGED and DECREED that:

The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor, with a payment address of: The Money Source Inc., Customer Ally Department, 500 South Broad Street, Suite 100A, Meriden, CT 06450.

Each Trial Payment shall be made in the amount of \$1,197.21 for the following months: <u>July 1, 2020</u>, <u>August 1, 2020 and September 1, 2020</u>. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

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PAWB Local Form 47 (04/14)

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(1) In the event that a Permanent Modification is reached between the Parties, the Debtor

immediately shall file a Motion to Authorize the Loan Modification in compliance with W.PA.LBR 9020-6(d).

The LMP Period is extended until fourteen (14) days after the expiration of the Trial (2)

Modification Period. If the Debtor has not filed a Motion to Authorize the Loan Modification within fourteen (14)

days after the expiration of the Trial Modification Period, then the Debtor shall *immediately* file and serve either a

Motion to Extend the Loss Modification Period pursuant to W.P.A.LBR 9020-5(b) or a Motion to Terminate the Loss

Modification Program pursuant to W.P.A.LBR 9020-5(c) that sets forth the specific reasons why an agreement was

not reached.

(3) Any Party may seek a further hearing regarding the amendment or termination of this

Order at any time during the Trial Modification Period by filing an appropriate Motion.

Within three (3) days of entry of this Order, Debtor shall serve this Order electronically (4)

on the Chapter 13 Trustee at the following email address: LMP@chapter13trusteewdpa.com and Debtor

shall not be entitled to rely on CM/ECF or United States Mail for service of this Order on the Chapter 13

Trustee. The Debtor's Certificate of Service shall reflect service upon the above identified email address.

Carlota M. Böhm

Chief United States Bankruptcy Court Judge

Debtor(s) Counsel for Debtor(s) [Counsel for Creditor]

Ronda J. Winnecour, Esq. Ch 13 Trustee

FILED 6/5/20 1:16 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Case administrator to serve:

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: Ann Marie Steele Debtor Case No. 19-24425-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: dric Page 1 of 1 Date Rcvd: Jun 05, 2020

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Ann Marie Steele, 513 California Hollow Road, Imperial, PA 15126-9141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. $\,$ TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Ann Marie Steele dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Danielle Boyle-Ebersole on behalf of Creditor Carvana, LLC debersole@hoflawgroup.com, pfranz@hoflawgroup.com

James Warmbrodt on behalf of Creditor The Money Source Inc. bkgroup@kmllawgroup.com

Jeffrey R. Hunt on behalf of Creditor TOWNSHIP OF NORTH FAYETTE AND WEST ALLEGHENY SCHOOL

DISTRICT jhunt@grblaw.com, cnoroski@grblaw.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, ibluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8